

**United States Bankruptcy Court
Eastern District of Pennsylvania**

William Terral Smith,

Debtor.

Chapter 13

Case No. 22-13116-DJB

CERTIFICATION OF SERVICE

I, Michael A. Cibik, certify that on July 18, 2025, I did cause a true and correct copy of the documents described below to be served on the parties listed on the mailing list exhibit, a copy of which is attached and incorporated as if fully set forth herein, by the means indicated and to all parties registered with the Clerk to receive electronic notice via the CM/ECF system:

- Motion to Modify Plan After Confirmation and Proposed Order
- Notice of Motion to Modify Plan After Confirmation
- Modified Chapter 13 Plan

I certify under penalty of perjury that the above document(s) was sent using the mode of service indicated.

Date: July 18, 2025

/s/ Michael A. Cibik
Michael A. Cibik (#23110)
Cibik Law, P.C.
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U.S. Trustee

Robert NC Nix, Sr. Federal Building
900 Market Street
Suite 320
Philadelphia, PA 19107
Method of Service: CM/ECF

Kenneth E. West

190 N. Independence Mall West
Suite 701
Philadelphia, PA 19106
Method of Service: CM/ECF

Specialized Loan Servicing LLC

6200 S. Quebec Street, Suite 300
Greenwood Village, CO 80111
Method of Service: CM/ECF

Credit Acceptance

Attn: Bankruptcy
25505 West 12 Mile Road Ste 3000
Southfield, MI 48034
Method of Service: CM/ECF

Water Revenue Bureau

c/o City of Philadelphia Law Department
1401 John F. Kennedy Blvd., 5th Floor
Tax & RevenueMSB Unit Bankruptcy Group,
Philadelphia, PA 19102-1595
Method of Service: First Class Mail